

At page 2 delete at line 15 commencing with "U.S. Serial" to line 17, up to the word "1997". Insert in its place: - - U.S. Patent Numbers 5,987,434 and 6,076,072 - -

At page 2 delete from "U.S." through "08/834,240" inclusive, and insert in its place the following:

- - U.S. Patent Number 6,076,072 - -

Please insert at page 7, at line 30, the following paragraph:

a2

- - The technology described herein includes technology described and claimed in our issued U.S. Patents, numbers 5,987,434 and 6,076,072. The present invention adds additional technology to the patented technology. For ease of explanation, this Detailed Description section commences with a description of the patented technology, and the transition to the description of the present invention is preceded by the heading, "The Automatic Reply System Module", herebelow. Certain definitions and other details in the preliminary section relating to the prior patents may have been amended. - -

In the Claims

Please amend Claims 1, 2 and 3 as follows:

9.3. 18617. (Amended) A method for automatically preparing a customized reply to each response communication from a plurality of clients, each response labeled to correspond to a labeled communication sent to each of the plurality of clients, the method comprising:

(a) receiving a plurality of responses, each response comprising a unique label to identify each response as coming from a particular client, each response comprising non purchase response option information;

(b) inputting response option information and corresponding client identification into an automated reply generation system;

(c) preparing a reply specific to each response of the plurality of responses using the automated reply generation system, each reply comprising a label corresponding to the unique label of its corresponding response; and

(d) delivering prepared replies to corresponding clients.

2. (Amended) A system for automatically (i) preparing customized communications each of a plurality of clients, the communications each presenting client response options including non purchase response options, and (ii) replying to non purchase responses from clients with customized replies, the method comprising;

(a) using decision information to automatically select variable information about each of a plurality of clients and automatically inserting the variable information about each client into a client communication, the communication comprising client response options;

(b) appending each client communication to a separate host communication to form a plurality of combined communications, each of the combined communications comprising a client identifying label;

(c) delivering each combined communication to a respective one of the plurality of clients;

(d) receiving a plurality of responses, each response comprising an identifying label and response option information

(e) inputting the response option information of each of the responses into a system for generating customized replies;

(f) preparing a reply to each of the responses, each reply directed to response option information [selected by one of the plurality of clients] and each reply comprising an identifying label; and

(g) delivering the prepared replies to an appropriate one of each of the plurality of clients.

3. (Amended) A system for automatically preparing customized communications to each of a plurality of clients, each of the communications including a label and non purchase response options, and replying to non purchase responses from clients with customized replies, the method comprising:

(a) using decision information to automatically select variable information about each of a plurality of clients to prepare a customized communication uniquely labeled for each client;

[(B)] (b) delivering each labeled communication to a respective one of the plurality of clients;

[(C)] (c) receiving a plurality of responses, each response identified by a label as coming from one of the plurality of clients;

[(D)] (d) inputting response option information supplied in each of the responses into a system for generating customized replies;

[(E)] (e) preparing a reply to each of the responses, each reply directed to response option information selected by one of the plurality of clients, each reply labeled to correspond option information selected by one of the plurality of clients, each reply labeled to correspond to the label of its corresponding response; and

sub B1 [(F)] (f)

delivering replies to each of the plurality of clients.

Please add the following claims:

sub B1 - 4. The method of Claim 1, wherein the labeled communication comprises information about a financial product.

5. The method of Claim 1, wherein the unique label of each response comprises a ~~machine-readable label~~.

6. The method of Claim 5, wherein the machine readable label comprises a bar code.

7. The method of Claim 1, wherein the receiving of responses comprises receiving responses by mail, by telephone, by facsimile, or through the internet.

sub B3 8. The method of Claim 1, wherein the inputting comprises inputting the response option information into an automated reply generation system comprising a programmed computer.

9. The method of Claim 1, wherein the preparing of a reply comprises analyzing the response option information and selecting or formulating a reply appropriate to said response option information.

10. The method of Claim 1, wherein the delivering of the replies comprises delivery by mail, internet, facsimile transmittal, or telephonically.

11. The method of Claim 1, wherein the receiving of the response comprises receiving the response by telephone, facsimile transmission, hand delivery, or via the internet.

12. The method of Claim 1, further comprising:

receiving follow up responses each with client identifications from clients to whom a prepared reply was delivered.

13. The method of Claim 12, further comprising:

inputting the follow up responses into the automatic reply generation system, and preparing follow up replies automatically to the follow up responses, each follow up reply comprising an identifying label corresponding with the response to which it replies.

14. The method of Claim 13, further comprising:

continuing a sequence of receiving follow up responses, automatically preparing replies using the automatic reply generation system, and delivering of follow up replies until no further follow up non-purchase responses result, or until no further response of any kind is received responsive to a follow up reply.

15. The method of Claim 2, wherein the labeled communication comprises information about a financial product.

16. The method of Claim 2, wherein the unique label of each response comprises a machine readable label

17. The method of Claim 16, wherein the machine readable label comprises a bar code.

18. The method of Claim 2, wherein the receiving of responses comprises receiving responses by mail, by telephone, by facsimile, or through the internet.

19. The method of Claim 2, wherein the inputting comprises inputting the response option information into an automated reply generation system comprising a programmed

computer

20. The method of Claim 2, wherein the preparing of a reply comprises analyzing the response option information and selecting or formulating a reply appropriate to said response option information.

21. The method of Claim 2, wherein the delivering of the replies comprises delivery by mail, internet, facsimile transmittal, or telephonically.

22. The method of Claim 2, wherein the receiving of the response comprises receiving the response by telephone, facsimile transmission, hand delivery, or via the internet.

23. The method of Claim 2, further comprising:
receiving follow up responses each with client identifications from clients to whom a prepared reply was delivered.

24. The method of Claim 23, further comprising:
inputting the follow up responses into the automatic reply generation system, and preparing follow up replies automatically to the follow up responses, each follow up reply comprising an identifying label corresponding with the response to which it replies.

25. The method of Claim 24, further comprising:
continuing a sequence of receiving follow up responses, automatically preparing replies using the automatic reply generation system, and delivering of follow up replies until no further follow up non-purchase responses result, or until no further response of any kind is received responsive to a follow up reply.

26. The method of Claim 3, wherein the label of each response comprises a machine readable label.

C/D *Aug 38* 27. The method of Claim 3, wherein the machine readable label comprises a bar code.

28. The method of Claim 27, wherein the receiving of responses comprises receiving responses by mail, by telephone, by facsimile, or through the internet.

Aug 39 29. The method of Claim 3, wherein the inputting comprises inputting the response option information into an automated reply generation system comprising a programmed computer.

30. The method of Claim 3, wherein the preparing of a reply comprises analyzing the response option information and selecting or formulating a reply appropriate to said response option information.

31. The method of Claim 3, wherein the delivering of the replies comprises delivery by mail, internet, facsimile transmittal, or telephonically.

32. The method of Claim 3, wherein the receiving of the response comprises receiving the response by telephone, facsimile transmission, hand delivery, or via the internet.

C/D 33. The method of Claim 3, further comprising:
receiving follow up responses each with client identifications from clients to whom a prepared reply was delivered.

Aug 107 34. The method of Claim 33, further comprising:
inputting the follow up responses into the automatic reply generation system, and preparing follow up replies automatically to the follow up responses, each follow up reply comprising an identifying label corresponding with the response to which it replies.

C/D 35. The method of Claim 34, further comprising:

continuing a sequence of receiving follow up responses, automatically preparing replies using the automatic reply generation system, and delivering of follow up replies until no further follow up non-purchase responses result, or until no further response of any kind is received responsive to a follow up reply.

36. A system for automatically preparing a reply to a response, the response selected from a plurality of responses to individualized communications to each of a plurality of clients, the system comprising:

using a computer programmed with decision information to analyze variable information in the response for a client;

automatically generating a reply based on using the decision information; and
communicating the generated reply to the client who sent the response.

37. The system of Claim 36, further comprising labeling the reply to correspond to the response, the label machine-readable.

38. A system for automatically preparing appropriate replies to responses to communications to a plurality of clients, the system comprising:

a computer programmed to generate communications to a plurality of clients, the communications comprising variable information, and the communications customized for clients based on decision information programmed in the computer;

receiving responses to communications from a proportion of the plurality of clients;

preparing a reply specific to a response received, for a plurality of responses, using decision information programmed into the computer;

communicating a prepared reply to clients selected from the plurality of clients who sent the responses;

receiving follow up responses based on the prepared replies from a plurality of clients; and

automatically by computer preparing and communicating follow up replies to follow up responses, using the decision information, until follow up replies generate no further follow up responses, or analysis indicates no follow up reply is needed.

39. The system of Claim 38, wherein each communication, response from each communication, and reply to each response is labeled with a tag to link each communication to its response, and each reply to its response.

40. The system of Claim 38, wherein the tag is machine readable.

41. The system of Claim 38, wherein the communications each are based on variable information about the client to whom they are respectively addressed and variable information about a product offering.

42. The system of Claim 38, wherein the communications each contain variable information about the client to whom they are addressed, and variable information about a product offering.

43. A system for individualized statement marketing comprising:
using a programmed computer to select from among a plurality of clients in an accessible database those clients suitable for receiving a particular type of product offering;

automatically preparing an offer of a variant of the particular type of product offering to selected clients using the computer programmed with decision information, the offer comprising variable information;

communicating the offer on a statement directed to the client;

receiving responses from a plurality of selected clients who received statements;

automatically preparing replies to the responses using the computer, after the responses are input for computer access; and

communicating replies to respective clients.

44. The system of Claim 43, further comprising:

receiving follow up responses to prepared replies from respective clients;

automatically preparing follow up replies to follow up responses using the programmed computer; and

communicating the follow up replies to respective clients.

45. The system of Claim 44, further comprising:

continuing a cycle of receiving follow up response, preparing follow up replies and communicating follow up replies, until no further follow up reply is needed, or no follow up response is received.

46. The system of Claim 45, wherein each communication, and reply to a particular client, and response from the particular client comprises a machine-readable label.

47. A system for automatically preparing appropriate replies to responses to communications to a plurality of clients, the system comprising:

a computer programmed to generate communications to a plurality of clients, the communications comprising variable information, and the communications customized for clients based on decision information programmed in the computer, the communications incorporated into a host communication;

receiving responses to communications from a proportion of the plurality of clients;

preparing a reply specific to a response received, for a plurality of responses, using decision information programmed into the computer; and

communicating a prepared reply to clients selected from the plurality of clients who sent the responses.

48. The system of Claim 47, wherein the reply is incorporated into a host communication.

49. A system for automatically preparing communications and appropriate replies to responses to the communications to a plurality of clients, the system comprising:

a computer programmed to generate communications to a plurality of clients, the communications comprising variable information including a non purchase response option, and the communications customized for clients based on decision information programmed in the computer;

incorporating the communications into host vehicles to form a combined communication;

receiving responses to combined communications from a proportion of the plurality of clients;

preparing a reply specific to a response received, for a plurality of responses,
using decision information programmed into the computer; and

communicating a prepared reply to clients selected from the plurality of clients

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BH who sent the responses.

50. The system of Claim 49, wherein the reply comprises a reply incorporated into a
host vehicle to form a combined communication.



Respectfully Submitted,
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